

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: TM GARRETT SCHMID  
CARMEN BROWN SCHMID  
  
DEBTOR(S)

CASE NO. 23-10797-JDW

CHAPTER: 13

TO: **AFFECTED CREDITORS:** PROGRESSIVE LEASING CORP  
6300 WILSON MILLS ROAD  
CLEVELAND, OH 44143

**CASE TRUSTEE:** LOCKE D. BARKLEY

**U. S. TRUSTEE**

**NOTICE TO ADDED CREDITOR(S), TRUSTEE AND U.S. TRUSTEE**

PLEASE TAKE NOTICE that an amendment to the bankruptcy **matrix and/or schedules** to add one or more additional creditors has been filed by the debtor(s), and said amendment lists the creditor(s) noticed hereby as an additional creditor in the above captioned bankruptcy case.

Within **21 days** from the date of this notice, each added creditor has the right to request of the U. S. Trustee, 501 East Court Street, Suite 6-430, Jackson, Mississippi 39201, an adjourned §341(a) creditors' meeting if the added creditor wishes to examine the debtor(s) under oath. (See copy of original §341 meeting notice attached.)

Each added creditor has **60 days** from the date of this notice to file a complaint objecting to the discharge of the debtor(s), or a complaint to determine the dischargeability of a debt, or to file a motion requesting an extension of time to file such a complaint, unless a longer period of time is provided by the Federal Rules of Bankruptcy Procedure.

If this is a **Chapter 7, 12 or 13** case and the attached §341 meeting notice contains a Proof of Claim deadline, as an added creditor you have **70 days** from the date of this notice to file a Proof of Claim. However, if this is a **Chapter 7** case and the notice contains language "Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So", then, you do not need to file a claim at this time.

If this is a **Chapter 11** case, you have the right to file a proof of claim by the bar date indicated on the attached §341 meeting notice or **30 days** from the date of this notice, whichever is later.

PLEASE TAKE NOTICE ALSO that the undersigned debtor(s) or attorney for debtor(s) is required to send a copy of the amended matrix and/or schedule(s) to each added creditor.

/S/ MICHAEL W. BOYD  
DEBTOR(S) OR ATTORNEY FOR DEBTOR(S)

**CERTIFICATE OF SERVICE**

The undersigned Debtor(s) or Attorney for Debtor(s), do hereby certify that I have this date mailed a true and correct copy of the above Notice to Added Creditor(s), a copy of the §341 Meeting of Creditors Notice, and Amended Matrix and/or Amended Schedule(s) to the affected creditor(s) at the address listed above. The case trustee (if applicable) and U. S. Trustee were mailed true and correct copies (or served by NEF via the CM/ECF system).

Date: 06/14/2023

/s/ Michael W. Boyd  
Signature of Debtor(s) or Attorney for Debtor(s)  
MICHAEL W. BOYD

Progressive Leasing Corp  
6300 Wilson Mills Road  
Cleveland, OH 44143

# United States Bankruptcy Court

## FOR THE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>TM GARRET SCHMID</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-2950</u>
	EIN: _____
Debtor 2: <u>CARMEN BROWN SCHMID</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-5262</u>
	EIN: _____
Case Number: <u>23-10797-JDW</u>	Date Case Filed or Converted to Chapter 13: <u>March 15, 2023</u>

Form 309I (12/15)

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:	
<b>1: Debtor's full name</b>	TM GARRET SCHMID	CARMEN BROWN SCHMID	
<b>2: All other names used in the last 8 years</b>			
<b>3: Address</b>	1552 S. MULLINS ROAD  HOLLY SPRINGS, MS 38635	If debtor 2 lives at a different address: 1552 S. MULLINS ROAD  HOLLY SPRINGS, MS 38635	
<b>4: Debtor's attorney</b> Name and Address	BOYD WILSON PLLC PO BOX 1586  GREENVILLE, MS 38702-1586	Contact phone	(662) 332-0202
		Email	
<b>5: Bankruptcy trustee</b> Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211-2038	Contact phone	(601) 355-6661
		Email	<a href="http://www.barkley13.com">www.barkley13.com</a>
<b>6: Bankruptcy Clerk's office</b> Documents in this case may be filed at this address.	US Bankruptcy Courthouse 703 Hwy 145 North	Hours open	
You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Aberdeen, MS 39730	Contact phone	

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For more information, see page 2

<b>7: Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not required to do so.	Date <u>April 26, 2023</u> at <u>02:40 PM</u> Time  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <u>Telephonic Conference</u> Phone Number: <u>866-763-4201</u> Participate Passcode: <u>1354730#</u>																					
<b>8: Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline:</b></td> <td><u>June 26, 2023</u></td> </tr> <tr> <td colspan="3"><b>You must file:</b></td> </tr> <tr> <td colspan="3"> <ul style="list-style-type: none"> <li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline:</b></td> <td><u>May 24, 2023</u></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline:</b></td> <td><u>September 11, 2023</u></td> </tr> </table> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.</p> <p>Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> <td><u>30 days after the conclusion of the meeting of creditors</u></td> </tr> <tr> <td colspan="3">The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b>	<u>June 26, 2023</u>	<b>You must file:</b>			<ul style="list-style-type: none"> <li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li> </ul>			<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b>	<u>May 24, 2023</u>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b>	<u>September 11, 2023</u>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	<u>30 days after the conclusion of the meeting of creditors</u>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
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<b>9: Filing of plan</b>	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before May 10, 2023. Objections will be heard on May 23, 2023 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court. the plan may be confirmed without a hearing.  <input checked="" type="checkbox"/> <b>The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</b>																						
<b>10: Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.																						
<b>11: Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.																						
<b>12: Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.																						
<b>13: Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.																						